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I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO: COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450, ON THE DATE INDICATED BELOW.

BY: Valerie L. Benson Date: 6-11-04

MAIL STOP AMENDMENT
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: John J. Koresko V

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Conf. No.: 1681

Group Art Unit: 3624

Appln. No.: 10/086,924

Examiner: Stefano Karmis

Filing Date: February 28, 2002

Attorney Docket No.: 10717-1U1

Title: SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN
FUNDED WITH A VARIABLE LIFE INSURANCE POLICY AND/OR A VARIABLE
ANNUITY POLICY

RECEIVED

JUN 23 2004

GROUP 3600

AMENDMENT

This Amendment is being filed in response to the Office Action dated March 11, 2004 (Paper No. 10) and is being timely filed within the shortened statutory period set for a response to the Office Action. An Amendment Cover Sheet is enclosed for payment of the fees for extra claims. If any other fees are due, please charge the fees to Deposit Account No. 50-1017 (Billing No. 210717.0002).

06/18/2004 HAHNED1 00000084 10086924

01 FC:2201 86.00 OP
02 FC:2202 54.00 OP